

DOCUMENT RESUME

ED 144 684

PS 009 500

TITLE Every Child and Family Matters: A Program Prepared for Campus Setting and Community Outreach. Leader's Guide (Experimental Edition).
 INSTITUTION Salvation Army. New York, N.Y.
 SPONS AGENCY Office of Child Development (DHEW), Washington, D.C.
 PUB DATE 76
 GRANT OCD-CB-463
 NOTE 45p.; For related documents, see PS 009 498-499 and PS 009 501-511
 AVAILABLE FROM The Salvation Army, 120 West 14th Street, New York, New York, 10011 (\$1.50)
 EDRS PRICE MF-\$0.83 HC-\$2.06 Plus Postage.
 DESCRIPTORS Adolescents; Child Care; Consumer Education; *Curriculum Guides; Demonstration Programs; Disadvantaged Groups; *Leaders Guides; *Outreach Programs; *Parenthood Education; Pregnant Students; *Residential Programs; Self Concept; Self Esteem; *Teenagers; Unwed Mothers; Youth Problems

ABSTRACT

This guide is one of a series of Education for Parenthood manuals developed by the Salvation Army for use in programs to prepare teenagers for parenthood or for child care careers. This volume outlines four courses for troubled girls and young adult women who receive residential care or who may be served through community outreach. The program was designed for a multiple service, campus-type setting, including a group home for adolescent girls, a social rehabilitation facility for young women, and a program for single pregnant girls and new mothers in residence and in the community. The curriculum covers prenatal and postnatal education, practical experience in child care, parenting and self-awareness training, and consumer education. Emphasis is placed on building self-esteem, coping with problems, dealing with authority, and learning about children. (BF)

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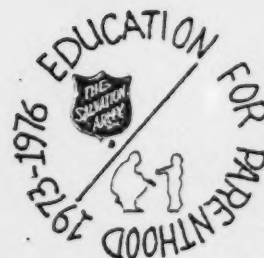
EVERY CHILD AND FAMILY MATTERS

A PROGRAM PREPARED FOR
CAMPUS SETTING AND COMMUNITY OUTREACH

THE SALVATION ARMY

PS 009500

LEADER'S GUIDE
EXPERIMENTAL EDITION



* * * * *

Education for parenthood is a valid program for implementation through the various services and activities of The Salvation Army.

It is a concept that is scripturally sound. From the Ten Commandments to the writings of the Apostle Paul, the Church has been charged to teach, demonstrate, and perpetuate the ideas and methods of parental responsibility. The Salvation Army has been, and remains, in the mainstream of such teaching.

When properly implemented, the Education for Parenthood program should produce generations of spiritually and socially healthy individuals. This concept of teaching parenting is a continuation of The Army's on-going approach in all of its programs toward a goal of spiritual and social maturity.

* * * * *

PROJECT BACKGROUND

In the Fall of 1973, The Salvation Army was one of seven national voluntary organizations awarded a contract by HEW's Office of Child Development to develop a program in Education for Parenthood. Each of the seven - Boys' Clubs of America, Boy Scouts of America, Girl Scouts of the USA, 4-H, National Federation of Settlements and Neighborhood Centers, Save the Children Federation, and The Salvation Army - reaches a different constituency and by differing methods.

The Federal government - specifically in HEW the Office of Child Development, The National Institute of Mental Health, and the Office of Education - thought it time to stem the tide of teenage parenting. Not only were the numbers rapidly rising - but also the age level was lowering. They found:

- a high divorce rate in teenage marriages
- a high incidence of unmarried teenage mothers
- a high incidence of birth defects and health complications with babies of young mothers, and the younger the mother the more critical the problem
- growing evidence that young parents tend to be more abusive and neglectful
- feeling that anybody could be a parent as long as they had a crib, formula, baby bottle and diaper

These agencies turned to the national voluntary organizations as one approach to meeting these problems. The government also made a grant to the Education Development Center of Newton, Mass., to develop a core curriculum for use at junior high school level. This curriculum, Exploring Childhood, has been the backbone of The Salvation Army's teaching material.

The Army defined its goals as helping young people understand enough about what it means to be parent, and to understand themselves well enough that they could make a conscious decision to be or not to be a parent. We also wanted to interest them in careers in the child care field.

Programs were tested, in the three-year life of the grant, in the range of Salvation Army programs and services in the four United States territories. Each of the demonstration sites developed the curriculum best suited to their needs. The content is basically the same throughout; specific programs and emphases vary. The response has been uniformly positive. Young people in the program have shown gains in behavior, in emotional stability, and in their ability to cope with their lives. The majority of those wanting summer employment found jobs on the strength of their participation in the Education for Parenthood program.

The formal demonstration period has concluded. Now The Army is in the implementation period when more extensive testing will be done, looking to build the content into the appropriate on-going programs and services.

The Salvation Army believes organizations serving comparable constituencies will find these programs useful. Comments and evaluations from such use will guide The Army in the preparation of the final reports.

CREDITS

This program was developed at the Door of Hope in San Diego, California, under the guidance of Lieutenant John L. Webb, Administrator and Brigadier Vivian Johnson, Secretary of the Western Territory Women's and Children's Social Service Department. Ms. Minnie Clark was directly responsible for the program in its first year, Bill Eastwood in the second year.

This program was produced as part of the Education for Parenthood Program under Grant No. OCD-CB-463, Lt. Colonel Edith A. MacLachlan, Project Officer.

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WHY THE COURSE

This program is designed for a multiple service campus-type program with outreach into the surrounding neighborhood. It is based on a two-year test of content, approach, structure, and staffing.

The campus residential facilities included a group home for adolescent girls, a social rehabilitation facility for young adult women, and the traditional program for single pregnant girls, including after-birth care for mothers and babies. The Board of Education also uses the facility for a Teen Mother school program.

The test neighborhood was a mixed minority, lower socioeconomic population of high risk: a high dropout rate from schools, evidences of child abuse, a high divorce rate, mobile and unstable homes, low incomes, a large percentage of welfare recipients, and a growing number of one-parent families.

This program is based on the belief that the greatest single factor in parenting and in daily living is one's self-concept, and that a positive self-concept is best developed by consistent, appropriate environmental reinforcement. The target population also needs help in recognizing their need for services and in knowing how to use them. The positive exposure to authority figures in the on-campus and community settings is an important ingredient of the program.

ABOUT THE COURSE

Goals and Objectives

Overall the goal is to help members of a specific high risk population become better parents. To counteract negative self-image, the program seeks to increase each individual participant's self-esteem and self-awareness. A variety of experiences are offered, particularly in the areas of child development, pre- and post-natal care, independent living skills, sex education, and methods of increasing understanding of self.

Methods

A mix of teaching and learning methods is used - structured as in high school classes, less formal groups, practical experience, transactional analysis, and psychodrama.

Some courses extend through the semester, some are six weeks long. The length depends on the content, the setting, and how in-and-out the group members are. Because of the nature of the participants, there is a high degree of mobility. This means that content must be packaged in small units, each complete in itself, but related to others.

The course relies heavily on the use of experts, technically qualified and personally able to relate to the participants.

Leader

Responsibility for the program must be placed with one person who has skill in planning and administering, knowledge of the community, ability to draw in experts in the several subject areas, and an abiding faith in the value of the program.

Staff Orientation

On-campus staff should be involved in planning the programs and thoroughly familiar with all materials used, including films and hand-outs.

Settings

Some programs are offered on campus, while others are based at the sites of the agencies serving the community.

THE CURRICULUM

The courses fall into four categories, with some obvious overlapping:

- I: Child Development, Pre/Post Natal Education
- II: Child Development, Practical Experience
- III: Parenting and Self-Awareness
- IV: Independent Living Skills

All of the courses used in the pilot site are included in this curriculum. Some deal with techniques - for example, transactional analysis, others with specific information - for example, child development.

In each instance the content, setting, and objective are of one piece. Other users will want to select those courses best suited to their setting and objectives.

CHILD DEVELOPMENT: PRE/POSTNATAL CLASSES AND GROUPS

PRENATAL CARE AND CHILD DEVELOPMENT

PREGNANCY AND DELIVERY

CHILD CARE AND DEVELOPMENT - BIRTH TO SEVEN

CHILD CARE AND DEVELOPMENT - BIRTH TO SIX MONTHS

THE FIRST FEW WEEKS

FIRST YEAR OF LIFE

I: CHILD DEVELOPMENT, PRE/POSTNATAL CLASSES AND GROUPS

1. Prenatal Care and Child Development

Setting: Neighborhood Girls' Club where Board of Education has a school program for teen mothers.

Target

Population: Inner city, unmarried teenagers who are pregnant or who have young children.

Objectives: As part of the school curricula, teach health, sex, prenatal care, and information to combat misconceptions about child development.

Leader: Registered nurse skilled in public health, labor coaching, and sex education.

Guest

Speakers: Gynecologist, pediatrician, psychologist.

Course

Outline: Time: one semester/weekly.

HEALTH EDUCATION:

- a. General background; guest speaker, gynecologist
- b. Discussion of blood pressure, pulse rate
- c. Discussion and information on urinalysis, blood count
- d. Pelvic exam and how to examine oneself for basic health care
- e. Discussion of menopause

CHILD DEVELOPMENT:

- a. Discipline and the child; guest speaker, psychologist
- b. Demonstration of how to bathe a child
- c. Breast feeding demonstration and discussion
- d. Discussion on the newborn baby and its care; guest speaker, pediatrician
- e. Presentation on the normal physical development of children and nutritional needs
- f. Discussion on children's anxieties and feelings
- g. Discussion on play therapy
- h. Presentation of the development of emotions in children
- i. The frustrations of motherhood

PRENATAL:

- a. Lamaze class; a complete lamaze class presented by a trained childbirth educator lasts for 5 or 6 sessions
- b. The physiology of childbirth
- c. Weight gain and body changes during pregnancy
- d. Roles and expectations in male and female relationships

Resources: Select appropriate ones from pages 31 - 32.

2. Pregnancy and Delivery

Setting: On campus.

Target

Population: Board of Education teen mothers class which meets on campus, and the young women in residence.

Objectives: To help the pregnant teenager understand the physical changes taking place in the body; how to care for herself during pregnancy; the various options for delivery; labor and delivery.

Leader: R.N. skilled in public health, labor coaching, and sex education.

Course

Outline: Time: one semester/weekly.

- a. Relaxation techniques
- b. Post-partum body changes
- c. Hospital procedures
- d. Field trip to Wonder of Life exhibit in Balboa Park
- e. Breathing techniques
- f. Delivery techniques - Bradley, Leboyer, Lamaze
- g. Spinal anesthesia
- h. Discussion of pre-natal exams
- i. Discussion of Rh factor
- j. Labor; all stages from initial contraction to transition and delivery
- k. Discussion of body and emotional changes during pregnancy
- l. Fetal development - all trimesters
- m. Physical and chemical changes during the first hours after conception
- n. Field trip to Mercy Hospital maternity ward
- o. Physiology of reproduction
- p. Recovery room procedure; delivery room procedure
- q. Nursing
- r. Bottle-feeding
- s. Anxiety-reduction techniques for delivery

Resources: Select appropriate items from pages 31 - 32.

3. Child Care and Development - Birth to Seven

Setting: On campus.

Target

Population: Board of Education teen mothers' class meeting regularly on campus, and young women in residence; some have and some have not delivered.

Objectives: As part of the school curricula to learn about child development and to learn to be part of a group.

Leader: R.N. skilled in public health, labor coaching, and sex education.

Guest
Speaker: Pediatrician.

Course
Outline: Time: one semester/weekly.

FIRST YEAR OF LIFE; A REVIEW:

- a. Nutritional needs
- b. Rest and sleep
- c. Activity; hyper/hypo/normal
- d. Health care
- e. Styles of parenting
- f. Emotional and physical development

THE ONE-YEAR-OLD:

- a. Hallmarks of physical development
- b. Nutrition
- c. Play
- d. Styles of parenting
- e. Needs for emotional growth

THE YOUNG CHILD FOUR THROUGH SEVEN:

- a. Hallmarks of physical development
- b. Nutrition
- c. Play
- d. Styles of parenting
- e. Needs for emotional growth

CHILD ABUSE AND NEGLECT

SEX EDUCATION

ALCOHOL AND DRUG ABUSE

Resources: Select appropriate ones from pages 31 - 32.

4. Child Care and Development - Birth to Six Months

Setting: Neighborhood health care center serving target population.

Target

Population: Young neighborhood mothers, generally single parents with low income.

Objectives: To provide a sharing experience for usually isolated young parents, and information about parenting.

Leader: R.N. skilled in public health.

Course

Outline: Time: weekly.

- a. Growth and development through six months
- b. Home safety for infants
- c. Poison and your child
- d. Economical nursery equipment
- e. Methods of making your own baby food
- f. Birth control
- g. Couple interactions: active listening; sex roles; communication skills; getting in touch with feelings
- h. How to soothe a fussy baby
- i. First and second week of life
- j. Mother and baby interaction - emotional and physical
- k. Time budgeting
- l. Problem solving techniques
- m. Exercising to music

Resources: Select from pages 31 - 32.

5. The First Few Weeks

Setting: On campus.

Target

Population: Young mothers and their babies who live on campus.

Objectives: To provide support and information to young mothers in their first weeks of parenthood.

Leader: Residential staff.

Course

Content: Time: six weeks.

Information and reassurance about physical care of the baby, bathing, feeding, toys, also about the mother's physical and emotional changes and needs.

Resources: Select from pages 31 - 32.

6. First Year of Life

Setting: On campus.

Target

Population: Teen mothers in residence on campus.

Objectives: To take an intensive look at the critical first year of a baby's life both for information and to alleviate fears and misgivings suffered by many young single mothers.

Leader: Registered nurse, ARC instructor for mother-baby care classes.

Course

Outline: Time: six weeks.

WHAT TO EXPECT OF A NEWBORN:

- a. Breast and bottle feeding
- b. Bathing
- c. Dressing

WHAT TO EXPECT OF YOURSELF:

- a. Reactions
- b. Observations

WHAT THE BABY NEEDS:

- a. Physically
- b. Emotionally

RECORDS TO KEEP

HOW-TO-DO-ITS:

- a. Practice bathing, feeding, etc.

DEVELOPMENT AND NEEDS AT BIRTH:

- a. By 3 months
- b. By 6 mos.
- c. By 8 mos.
- d. By 10 mos.
- e. By one year

TRAVELING WITH BABY:

- a. Toys
- b. Safety
- c. Discipline
- d. Sitters
- e. Immunizations
- f. Common ailments
- g. Teething
- h. Nutrition

Resources: Select from pages 31 - 32.

CHILD DEVELOPMENT - PRACTICAL EXPERIENCE

LEARNING BY DOING

II: CHILD DEVELOPMENT - PRACTICAL EXPERIENCE

7. Learning by Doing

Setting: On campus and at a day nursery off campus.

Target

Population: Pregnant teenagers who live on campus.

Objectives: To provide the opportunity for young expectant mothers to relate to and care for children in a positively structured setting. To give participants a better perception of the needs and dispositions of young children. To help make possible a realistic decision regarding plans for the future of the still-to-be born children.

Leader: Staff of the day nursery and on-campus staff.

Course

Content: Time: 2 to 4 hours a week, indefinitely.

Participants are invited to attend the weekly nursery staff workshops on child development. Their activities included:

- a. Reading to children
- b. Supervising play and field trips
- c. Individual play
- d. Helping feed children
- e. Cleaning up after children
- f. Group play
- g. Helping with learning games
- h. Teaching assistant in classroom

PARENTING AND SELF-AWARENESS

LEARNING TO COPE

CRAM COURSE IN PARENTING

LEARNING ABOUT SELF

PARENTING AND LOW INCOME

TRANSACTIONAL ANALYSIS

PSYCHODRAMA

HELPING OTHERS

STRENGTHENING SELF

THE SOCIALIZATION PROCESS

III: PARENTING AND SELF-AWARENESS

8. Learning to Cope

Setting: The Community Services Agency Center housing public and voluntary health and social welfare services.

Target

Population: Non-joining, low-income young mothers.

Objectives: To involve low-income young mothers in an ongoing group which will expose them to useful self-help methods in budgeting, child care, inter-personal relations, prevention of child abuse, understanding sexuality, mental health, arts and crafts.

Leader: Social worker from campus.

Guest

Speakers: Community services staff members.

Course

Outline: Time: weekly.

- a. Fire safety; speaker from fire department
- b. Nutrition and child development
- c. Discussion on sexuality
- d. Assertive training group
- e. Demonstration of high protein, low cost meals
- f. Discussion of discipline and your child
- g. Doll-making class
- h. Weaving class
- i. Effective parenting; agency speaker
- j. Money and food; welfare department speaker
- k. Discussion of emotionality and children
- l. Household hazards
- m. Physical needs of children
- n. Sexuality and communication

Resources: Films and pamphlets brought by speakers.

9. Cram Course in Parenting

Setting: Halfway house for young women first offenders.

Target

Population: Young women, many with young children cared for by relatives or in foster care.

Objectives: Cram course in how to parent.

Leader: Social Worker from campus.

Course

Outline: Time: weekly for six weeks.

- a. Appropriate parenting discussion
- b. Discipline and children
- c. Equal rights; guest speaker
- d. Sexuality and communication
- e. Child abuse; guest speaker
- f. The economics of being a single parent
- g. Child growth and development
- h. Satisfying single parents' emotional needs
- i. Types of child behavior through the early years
- j. Discussion on how to pick an appropriate husband and father

Resources: Select from list.

10. Learning About Self

Setting: Temporary group home for runaway and beyond-control adolescent boys and girls.

Target

Population: Captive audience of boys and girls in their teens, already experiencing problems with family, friends, and juvenile authorities.

Objectives: To present in a non-threatening, supportive manner, useful information regarding sexuality, parenting, dating, marriage, communication with others.

Leader: Social worker from campus.

Guest

Speakers: Community serving agencies.

Course

Outline: Time: weekly for six weeks.

Each subject must be handled completely in one session as the population is highly mobile.

- a. Discussion of kids, cops and their relationships
- b. Children's legal rights
- c. Family planning and sexuality; speaker from Planned Parenthood
- d. Assertive training
- e. Parent effectiveness training; speaker from YMCA
- f. Child abuse; speaker from Family Stress Center
- g. Death and dying; guest speaker
- h. Discussion of interpersonal communication
- i. Values clarification; group discussion

Resources: Select from list.

11. Parenting and Low Income

Setting: Welfare office in minority neighborhood.

Target

Population: Young, single mothers from neighborhood.

Objectives: To help young mothers learn about child care and development, family planning, and dealing with the frustrations of receiving welfare.

Leader: Social worker from campus.

Guest

Speakers: From community service agencies.

Course

Outline:

- a. The physical development of children
- b. The emotional development of children
- c. Discipline and child development
- d. Women's rights
- e. Women's physiology
- f. The economic dilemma of being a welfare mother
- g. Marriage and other life styles
- h. Child abuse and its causes
- i. Husband, boyfriend, welfare and your rights.

Resources: Select appropriate ones from list.

12. Transactional Analysis

Setting: On campus.

Target

Population: All those living on campus.

Objectives: To give young women a method of looking at themselves in relation to others, to learn to help themselves sort out inappropriate interactions between each other, their families, and their boyfriends.

Leader: A thoroughly qualified psychologist skilled in Transactional Analysis.

Course

Content: That of the leader. Time: as set by leader, 4 to 8 weeks.

Resources: Leader's material, also I'm OK, You're OK.

13. Psychodrama

Setting: On campus.

Target

Population: Those living on campus, and staff.

Objectives: To learn appropriate methods of emotional release, to become aware of feelings, to learn to deal with frustration and anger.

Leader: A thoroughly technically qualified professional person from the university or from private practice.

Course

Content: As defined by the leader. Time: as defined by leader, approximately nine weekly sessions.

14. Helping Others

Setting: Child care agency, voluntary.

Target

Population: Young, single mothers known to the agency through placing their children in foster care, for adoption, or for help in keeping them. Also agency staff.

Objective: To provide parenting education.

Leader: Thoroughly qualified professional persons from the university.

Course

Content:

- a. Affective Training Systems: an 8-week workshop on how parents can help children develop educational maturity. (See pages 29 - 30.)
- b. Developing Value Systems: a 4-week workshop on how values are developed, why they are developed in given ways and how to change when necessary.
- c. Transactional Analysis: a 6-week workshop based on I'm OK, You're OK.

15. Strengthening Self

Setting: On campus.

Target

Population: Young women in residential treatment center, sent by public authorities, including the welfare department.

Objectives: To help participants become personally responsible for developing goals and meeting them, and develop a sense of personal worth.

Leader: Specialists from community agencies and campus staff.

Course
Content:

There are three units in this course:

ASSERTIVE TRAINING:

Six weekly, two-hour sessions. By group methods help participants learn: to say "no", to stand up for their rights in an acceptable manner, to identify their relationships with authority figures and with men.

SEXUALITY:

Four weekly, two-hour sessions. By lectures, films, and group discussion, help participants understand their sexuality, thereby helping them make more appropriate choices in their own sexual behavior.

RESTAURANT ETIQUETTE:

To familiarize participants with appropriate behavior in restaurants other than fast food services, through study of menus, place settings, ordering, tipping, and eating out.

16. The Socialization Process

Setting: University Extension class.

Target

Population: University students.

Objective: To build understanding of socialization process in different cultures, also the impact of communication media on that process.

Leader: Doctoral level university student.

Course

Content: Seven weekly sessions of one hour each.

- a. General introduction. What is the meaning of socialization? Who are the writers concerned with this area? What are the basic elements necessary for socialization? Variables?
- b. Language acquisition and communication. How does a child learn to communicate? Behavior patterns associated with communications. Non-verbal language. Body language. Basic syntax and structure of language and media through which it is learned.
- c. Alternative socialization patterns. Kibbutz: detailed description of life process, with emphasis on how children become members of such a society. General discussion of alternative styles - what benefits has each system got?

- d. Socialization pattern. Comparison and discussion of the theories of Erikson, Freud, Mead, Piaget.
- e. The role of the media in socialization: TV, radio, comic books, newspapers, cartoons, etc. What effect has the media on the child's socialization? (Recent surveys and reports on TV violence interesting.)
- f. Variance of socialization patterns. Due to ethnic, economic, racial and religious factors. General discussion of Mexican-American family, examples of lower and upper income range family; Mormon or Catholic family - how does each variable effect the direction of the socialization pattern?
- g. General conclusion and review of concepts, examples and discussion.

The class was well-received and well-attended. However, it was felt it might be a bit far afield for an education for parenthood project.

INDEPENDENT LIVING SKILLS

CONSUMER EDUCATION

SELF-DEFENSE FOR WOMEN

IV: INDEPENDENT LIVING SKILLS

17. Consumer Education

Setting: On campus.

Target

Population: Residents.

Objectives: To help participants learn about budgets and financing.

Leader: Comptroller of facility.

Course

Content: Six classes of an hour each, also field work. Topics include food, credit, housing, menus and shopping lists, budgets, hidden costs, child rearing costs.

Resources: See pages 18 - 28.

18. Self-Defense for Women

Setting: On campus.

Target

Population: Residents.

Objective: To counter fears of being alone and not able to protect self and children.

Leader: From community services.

Course

Content:

- a. How to stay out of high-risk situations.
- b. What are your rights pertaining to being molested?
- c. How to be assertive enough to talk your way out of situations.
- d. How to physically defend yourself if attacked.

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CONSUMER EDUCATION CLASS

by Arlene Dooley

Class #1

FOOD: Cost of food, lead items, eye catchers, comparisons between store brand and name brands in regard to cost and quality.

CREDIT: Using credit wisely, not abusing it. We discussed different places to get credit such as banks, credit unions, finance companies, savings and loan associations, pawn shops, and loan sharks. We talked about security for loans, also that with some loans there is a penalty if you pay it off early. We talked about interest rates and where you would get the best interest and type of loan.

HOUSING: Difference between renting apartments, houses, condominiums and in buying a house or condominium. The cost involved in the upkeep, maintenance, etc., also some safety features to watch for.

MENUS AND SHOPPING LIST: I asked the girls to make up menus for one week, then make a shopping list to use when we went price checking at a grocery store. We did not get into too much of a discussion about clothing costs, etc., but will do it later. I also asked the girls to do some checking on apartments. We discussed what to look for in an apartment, how to compare the rental fee of different apartments. (See page 25)

Class #2

BUDGETS: How to organize your money and bills by budgeting so that everything is paid on time. We had the girls make up a budget based first on an average income of \$10,000 per year for a family of four, covering rent or house payment, utilities, car payment, cost of transportation whether gas or bus, and furniture payments if any. Then they had to budget so much for food, clothing, medical costs and miscellaneous items. From the amount of money left each month they were to decide where to spend from the following list: savings, insurance, entertainment, new television, or eating out.

They then made up a budget based on the standard AFDC rate for mother and one child which is \$212.00 per month; they had a time adjusting as the first budget was based on \$833.00 per month.

Class #3

Home safety and the hidden cost involved in setting up a house or home. The difference in what you would need from an apartment or house. What is needed in connection with renting a furnished or

unfurnished apartment. What deposits are needed, such as for utilities or telephone; also cleaning deposit, and some apartments require the first and last month's rent.

Class #4

Shopping expedition to Big Bear, where the girls priced the basic items of food, laundry needs, housekeeping supplies which are needed to run a home efficiently. The girls were very surprised at the costs, even with the lower-priced items.

Class #5

Finished the class on home safety, going into more detailed safety features, as well as toys. What are some of the causes of home-related accidents? We also covered product safety and how the consumer is protected against faulty items.

Class #6

Discussion and figuring out the cost of raising one child from the age of 0 to 18 years in connection with clothing, food, medical, dental and school needs. Also had a speaker on insurance, telling the girls the types, the costs, needs, etc.

Our hopes are that the girls will gain a better understanding of what it will cost and the kinds of things they will run into when they are out on their own, as most of them think it is going to be very easy and that \$212 a month is going to go a long way.

CONSUMER EDUCATION CLASS OUTLINE

Topic #1

A. Questionnaires for:

1. food
2. credit
3. housing

B. Explain about:

1. menus
2. shopping list
3. food
4. clothing for self and baby
5. apartment hunting

C. Budgets - Income Tax

D. Questions - suggestions from you

Topic #2

- A. Shopping expedition to grocery store
- B. Shopping at clothing store
- C. Discussion

Topic #3

- A. Reporting on apartment hunting
- B. Home safety
- C. Hidden cost involved in setting up a home
- D. Insurance questionnaire

Topic #4

A. Insurance speaker

1. why have it
2. what kind is best for you
3. cost

B. Cost of raising one child from age 0 to 18

FOOD BUYING QUESTIONNAIRE

1. *Selective food buying means:*
 - a. buying all your groceries at one store.
 - b. getting the best value for your money.
 - c. buying those items that are packaged best.
2. *When buying potatoes you should:*
 - a. never shop and compare because potato prices never vary.
 - b. buy smaller quantities because it is cheaper that way.
 - c. always shop and compare because prices may vary substantially.
3. *You generally get better prices in a:*
 - a. large supermarket.
 - b. small local market.
 - c. combination of both.
4. *For smart shopping you should compare:*
 - a. cost, quantity, quality.
 - b. cost, price, quality.
 - c. cost, quantity, size.
5. *A newspaper is a good place to look for food bargains because:*
 - a. the ads are designed to help you save money.
 - b. the ads are designed to get you into the store.
 - c. the ads will give you a chance to see which store has the best prices.
6. *Generally, stores that give trading stamps charge:*
 - a. less for their items because you pay for the stamps.
 - b. more for the items because the store pays for the stamps.
 - c. the same as stores who do not give stamps.
7. *A lead item in a grocery store is designed:*
 - a. to show you how to get around the store.
 - b. to get you to buy other items as well as the lead item.
 - c. to give you a bargain.
8. *When buying meat you should:*
 - a. buy meat with a bone in it because it is cheaper.
 - b. buy meat with the bone removed so you don't pay for the bone.
 - c. pay no attention as it makes no difference in price.
9. *A pound of coffee that sells for less than another is the best buy:*
 - a. because all coffee is of the same quality.
 - b. because all coffee tastes the same.
 - c. neither of these answers.
10. *When buying laundry soap you should always buy small amounts because:*
 - a. soap will spoil.
 - b. smaller quantities are less expensive.
 - c. this statement is not true.

CONSUMER EDUCATION CLASS MENUS FOR ONE WEEK

DAY	BREAKFAST	LUNCH	DINNER	SNACKS	
Monday					
Tuesday					
Wednesday					
Thursday					
Friday					
Saturday					
Sunday					

Things to remember:

- number of people you are cooking for
- whether baby food or adult food for child
- what can your budget stand?

CONSUMER EDUCATION SHOPPING LIST

[illegible]

CREDIT QUESTIONNAIRE

1. *Installment credit can:*
 - a. be a help or a hindrance.
 - b. help you buy things more cheaply.
 - c. save you money in credit buying.
2. *The basic requirement for credit is:*
 - a. having a savings account.
 - b. having a checking account.
 - c. having a steady job and income.
3. *Credit payments are:*
 - a. easy to make because they are usually paid monthly.
 - b. hard to make because there is no such thing as an easy payment.
 - c. easy to make because it is cheaper to buy on credit.
4. *Generally a personal installment loan has a higher rate of interest than an installment purchase loan.*
 - a. true; the risk is greater for the loan company.
 - b. false; there is no difference between the two types of loans.
 - c. false; the risk is greater with an installment purchase loan.
5. *The interest rate on credit purchases refers to:*
 - a. how much total profit the store will make.
 - b. how much extra you will have to pay to buy on credit.
 - c. how much the product is worth.
6. *Generally interest rates on appliances are lower from a reputable loan company than from a large department store:*
 - a. true
 - b. false
 - c. neither
7. *The interest rate of 1% per month is the same as:*
 - a. 12% per year
 - b. 15% per year
 - c. 9% per year
8. *A credit union is a good place to borrow money because:*
 - a. their interest rates are usually lower than banks or loan companies
 - b. their interest rates are always lower.
 - c. their interest rates are usually higher.
9. *Before you sign a contract for an installment purchase you should:*
 - a. read the contract and understand it.
 - b. not ask the salesman questions because you might offend him.
 - c. not read it because the contract is not important.
10. *Truth in lending means:*
 - a. you must tell the truth when you borrow money.
 - b. the amount of interest and monthly payment on a loan must be shown to you before you sign a contract.
 - c. the business man must file an honesty statement.

CONSUMER EDUCATION - APARTMENT HUNTING

Things to be aware of when looking for an apartment

- Amount of rent
- Are utilities included?
- If not, approximately how much do they run?
- Is it furnished or unfurnished?
- Are pets allowed?
- Are children allowed?
- Location - does it meet my need?
- Is it close to shopping or bus?
- How far away is the elementary school?
- Is there a laundry room?
- Is the apartment upstairs or downstairs?
- Does it have a wall, floor or forced air furnace?
- What kind of play area is there for children?

Location of apt.	Cost	Utilities if not incl.	No. of bedrooms
#1			
#2			
#3			

Add any other information which you may obtain when looking for an apartment.

HOUSING QUESTIONNAIRE

1. *Buying a home is wiser financially than renting one or an apartment.*
 - a. True
 - b. False
 - c. This is difficult to determine because the advantages and disadvantages of renting or owning probably balance each other.
2. *Successful home ownership is based on:*
 - a. choosing a house satisfactory to a family's particular situation.
 - b. knowing a reputable realtor who can find you a bargain.
 - c. having a large kitchen for Mother because she spends more time than anyone in the house.
3. *The "mortgage" on a home means:*
 - a. the value placed on the property.
 - b. the agreement to pay a loan over a specified period at set interest rates.
 - c. the guarantee that the house is in your name.
4. *If you are renting a home:*
 - a. you need insurance only against fire and theft of personal items.
 - b. you need no insurance.
 - c. you need the same amount of insurance as if you were buying the house.
5. *The location of a house:*
 - a. has an influence on the resale value.
 - b. is of little importance.
 - c. should never be more than 5 miles from your place of employment.
6. *A square two-story house:*
 - a. is more expensive to build than an equivalent square feet of another style.
 - b. costs the same to build as the above.
 - c. is less expensive to build than the above.
7. *The best place to find information regarding zoning laws and ordinances for a home you are interested in is:*
 - a. the local sheriff's office.
 - b. neighbors who currently live in the area.
 - c. City Hall or the courthouse.
8. *Older homes generally require:*
 - a. about the same down payment as a new home.
 - b. a larger down payment than a new home.
 - c. a smaller down payment than a new home.
9. *An advantage to buying an older home rather than a new home is:*
 - a. it is often located in an established neighborhood.
 - b. it will probably have low maintenance costs.
 - c. there will be more modern equipment in an older home.
10. *An advantage to buying a newer home is:*
 - a. there will be few unforeseen expenses.
 - b. there will be low maintenance costs.
 - c. it will be in an established neighborhood.

BUDGETING QUESTIONNAIRE

1. *Everyone needs to budget their money.*
 - a. False, because budgets don't help you at all.
 - b. True, because it can help you spend your money more wisely.
 - c. Budgeting your money will raise your income.
2. *When you get your paycheck you should:*
 - a. Spend as much as possible right away before you lose it.
 - b. Try to spend a little bit at a time to last until next payday.
 - c. Take your friends out to dinner to show how much you like them.
3. *Of the following, the largest portion of an average paycheck is spent on*
 - a. food
 - b. clothing
 - c. entertainment
4. *A budget is:*
 - a. a plan to organize the spending of your money.
 - b. a plan to help you get the best bargain.
 - c. a plan to help you decide what store to shop in.
5. *The three largest expenses for the typical family are:*
 - a. food, rent, clothing
 - b. entertainment, rent, beer
 - c. food, rent, transportation
6. *If you take home \$200 per month and your rent is \$50 per month, this means you will have \$175 for other expenses.*
 - a. True.
 - b. False
 - c. Neither
7. *Gasoline expenses should be included in some budgets because:*
 - a. everyone owns a car.
 - b. if you own a car it can be a large portion of your budget.
 - c. this is not true because gasoline is inexpensive.
8. *Setting up and following a budget can help you save money because:*
 - a. you will be able to keep better track of your money.
 - b. this is not true because you can't save money with a budget.
 - c. this is not true because budgets are a waste of time.
9. *A reward for budgeting might be:*
 - a. enough money left over to buy a car.
 - b. enough money left over to buy some inexpensive things.
 - c. enough money left over to buy things you don't need.
10. *To buy impulsively means to:*
 - a. buy wisely.
 - b. buy the first thing you see.
 - c. buy only what you need.

CONSUMER RIGHTS QUESTIONNAIRE

Answer: True or False

1. Consumers have the right to be heard, to choose, to safety, and to information. T_____ F_____
2. The Better Business Bureau is a federal organization. T_____ F_____
3. Consumers can protect themselves by buying from reliable dealers. T_____ F_____
4. Bait and switch is an example of a protective device used by the consumer. T_____ F_____
5. There is little a consumer can do if he is cheated. T_____ F_____
6. A consumer should always read a contract before signing. T_____ F_____
7. Once an item is purchased, a dealer is no longer responsible for defects. T_____ F_____
8. FDS is a government agency that protects home owners. T_____ F_____
9. Truth in Lending laws are federally regulated. T_____ F_____

AFFECTIVE TRAINING SYSTEMS

7255 Girard, Suite 27

La Jolla, CA 92037

(714) 459-3484

THE PARENT PROGRAM

What is it?

The Parent Program is a training course which provides parents with skills for assisting their children in developing Emotional Maturity.

What can you expect to gain from it?

Application of the concepts presented in The Parent Program will aid young people in:

- increasing their self-awareness and understanding of others;
- improving their abilities to relate positively with parents, siblings, and peers;
- increasing their willingness and competence in meeting challenges at work, at home, and in school; and
- increasing their self-confidence, resulting in greater personal integrity (self-respect and good character).

Parents who use the concepts set forth in The Parent Program will be better able to:

Motivate
Understand
Discipline
Relate to
and Enjoy young people,

and will feel a sense of accomplishment in helping their children become socially and emotionally mature.

How is The Parent
Program presented?

Parents are actively involved in The Parent Program through discussion of materials presented, skill practice sessions, and small group sharing of their own unique problems and successes in raising or working with young people. The Program leaders are available to answer specific questions parents have about their own children.

How does The Parent Program
differ from other parent
education courses?

The Parent Program stands out among parent education courses due to its:

- comprehensive framework and method for raising Emotionally Mature young people,
- use of easily understood concepts in a common sense approach to raising children,
- emphasis on skills training for application of useful tools immediately following The Program, and
- adaptability to a variety of individual parent needs and learning environments.

Who are the leaders
of The Parent Program?

Harold Bessell, Ph.D. is a Clinical Psychologist, educator, and author. His soon-to-be-published work, The Parent Book, will be the first comprehensive guide to a child's emotional maturation. Creator of the Human Development Program and author in Psychology Today magazine and elsewhere, Dr. Bessell has established himself as a national leader in developing innovative educational programs for and about young people.

Craig Hallenstein is the Director of Affective Training Systems' The Parent Program and a Ph.D. candidate at the California School of Professional Psychology. Mr. Hallenstein brings to ATS experience in educational consultation and organization development. Formerly the Director of Perspective, a training organization in the Midwest, Mr. Hallenstein has designed and led a variety of training programs for educators, parents, young people, and community leaders.

RESOURCES

The local health department and the public library are excellent resources for films. Local community organizations will also have films as well as a wealth of pamphlets, often available without charge for distribution to your classes. Everything should be screened before use to be sure the content is in keeping with your purposes and goals.

A limited number of resources are suggested here, also a list of suppliers.

Films

"Nine Months to Get Ready"
"Life With Baby"
from Perennial Education Films

"Inside My Mom"
Filmstrip from National Foundation/March of Dimes

"Gabriel Is Two Days Old"
from Education Development Center

"Lynn and Smitty Give Birth to Erica"
from Planned Parenthood

"Growing Up Together"
from California Children's Home Society

Parents' Magazine Filmstrips

Films With Books

Our Bodies, Our Selves (book)
from Boston Women's Health Collective
"Taking Our Bodies Back" (film)
from Simon & Schuster

Child Care - a Manual
Parentaid films
from Sutherland Learning Associates

Booklets

As You Grow Up
So You're Going to Have a Baby
from Channing L. Bete Co.

Be Good to Your Baby Before It Is Born
from National Foundation/March of Dimes

I Am Loveable And Capable
from Argus

Posters and Charts

We are a Family
Directions in Development
from Education Development Center

Charts - anatomical and pregnancy
from Maternity Center Association

SUPPLIERS LIST

ARGUS COMMUNICATIONS
7440 Natchez Avenue
Niles, IL 60648

CALIFORNIA CHILDREN'S HOME SOCIETY
Public Relations Department
3100 W. Adams Blvd.
Los Angeles, CA 90018

CHANNING L. BETE CO.
45 Federal Street
Greenfield, MA 01301

EDUCATION DEVELOPMENT CENTER
Exploring Childhood Program
55 Chapel Street
Newton, MA 02160

MATERNITY CENTER ASSOCIATION
48 East 92nd Street
New York, NY 10028

NATIONAL FOUNDATION/MARCH OF DIMES
Box 2000
White Plains, NY 10602

PARENTS' MAGAZINE ENTERPRISES
52 Vanderbilt Avenue
New York, NY 10017

PERENNIAL EDUCATION, INC.
1825 Willow Road
Northfield, IL 60093

PLANNED PARENTHOOD
810 Seventh Avenue
New York, NY

SIMON & SCHUSTER

SUTHERLAND LEARNING ASSOCIATES
8425 W. Third Street
Los Angeles, CA 90048